

UNITY BANCSHARES, L.L.C.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2630746	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$313	\$307	-1.7%	
Loans	\$206	\$199	-3.3%	
Construction & development	\$13	\$8	-38.2%	
Closed-end 1-4 family residential	\$23	\$21	-7.3%	
Home equity	\$5	\$4	-18.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-9.5%	
Commercial & Industrial	\$16	\$17	3.0%	
Commercial real estate	\$134	\$137	1.7%	
Unused commitments	\$24	\$36	48.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-45.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$63	\$69	9.9%	
Cash & balances due	\$27	\$24	-13.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$283	\$278	-1.8%	
Deposits	\$282	\$277	-1.8%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$29	\$29	-0.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.8%	--	
Tier 1 risk based capital ratio	12.1%	12.3%	--	
Total risk based capital ratio	13.3%	13.6%	--	
Return on equity <sup>1</sup>	3.2%	6.5%	--	
Return on assets <sup>1</sup>	0.3%	0.6%	--	
Net interest margin <sup>1</sup>	3.7%	3.6%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	34.5%	53.3%	--	
Loss provision to net charge-offs (qtr)	28.3%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	-0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	13.8%	21.6%	0.0%	0.0%
Closed-end 1-4 family residential	2.3%	0.7%	0.6%	0.0%
Home equity	0.0%	0.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.2%	0.0%	0.1%
Commercial & Industrial	11.3%	0.0%	0.0%	0.0%
Commercial real estate	4.1%	2.8%	0.5%	0.0%
Total loans	5.0%	2.9%	0.4%	0.0%